Figure 1

Exercise monitor according to the first preferred embodiment (this may be combined with a portable phone)

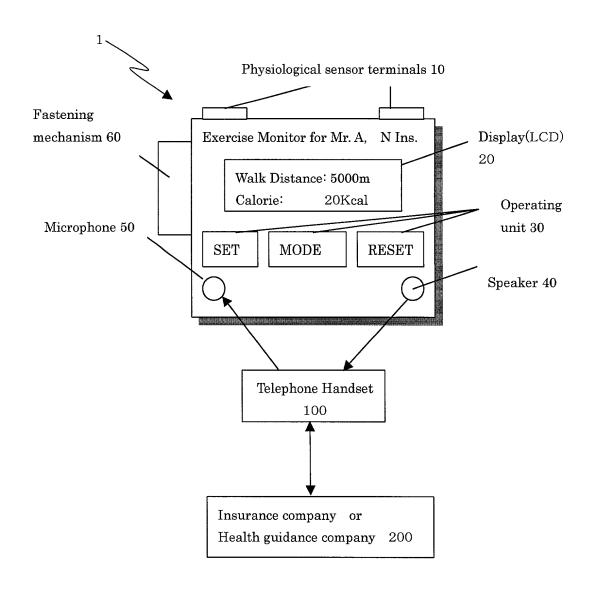


Figure 2

Exercise monitor according to the second preferred embodiment

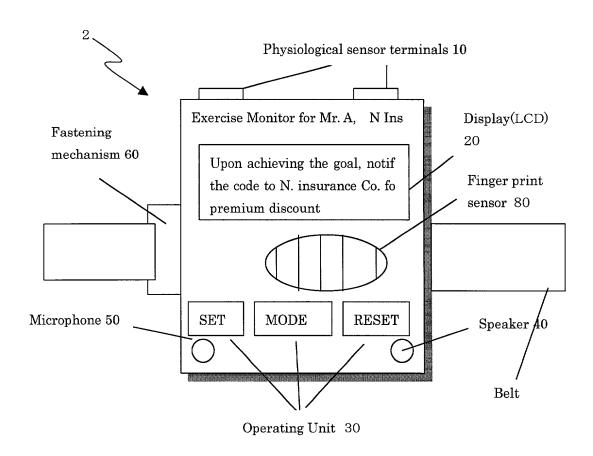


Figure 3 Hardware configuration of the exercise monitor

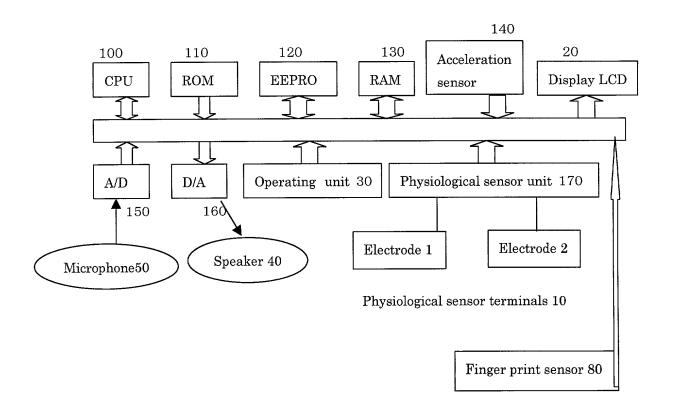
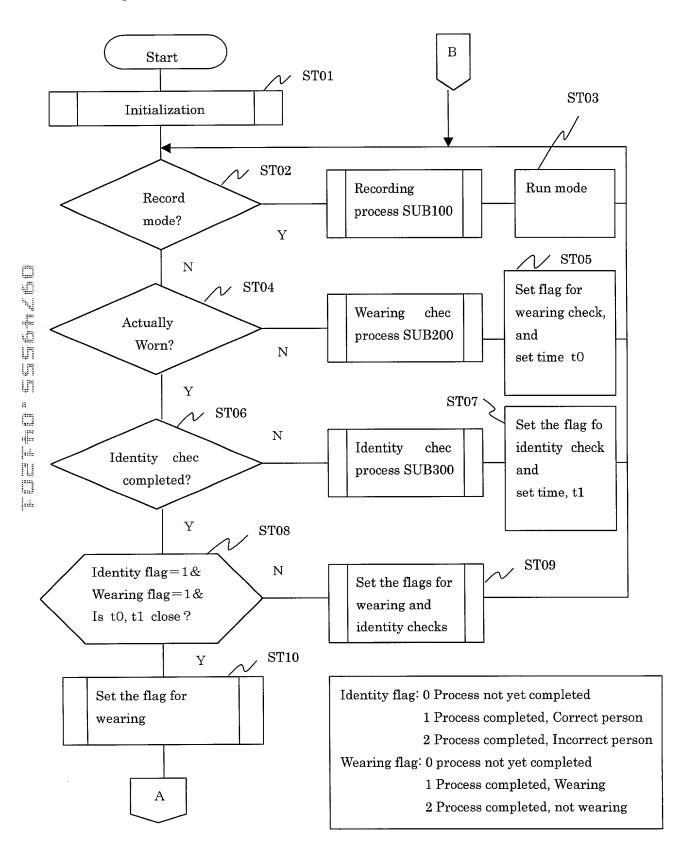


Figure 4



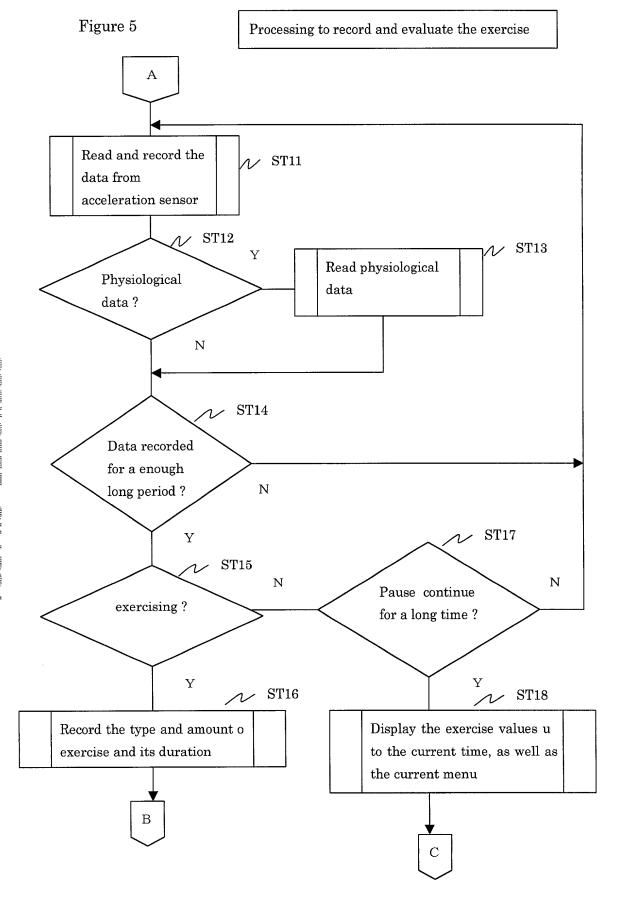


Figure 6

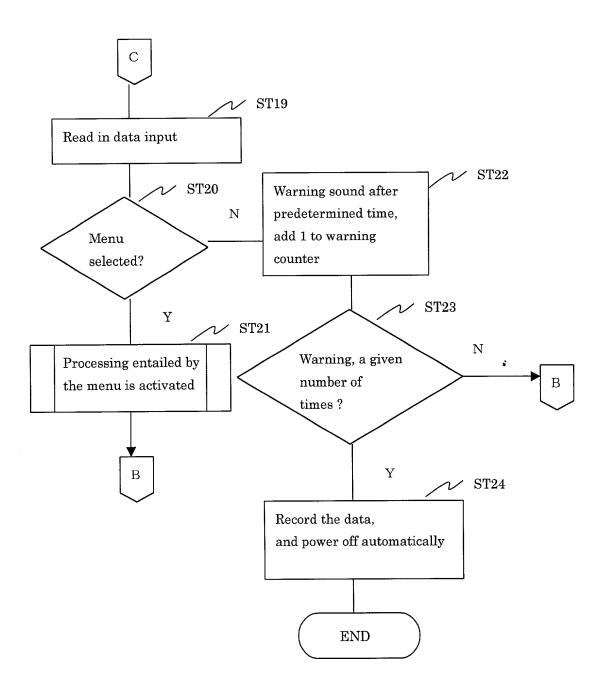


Figure 7

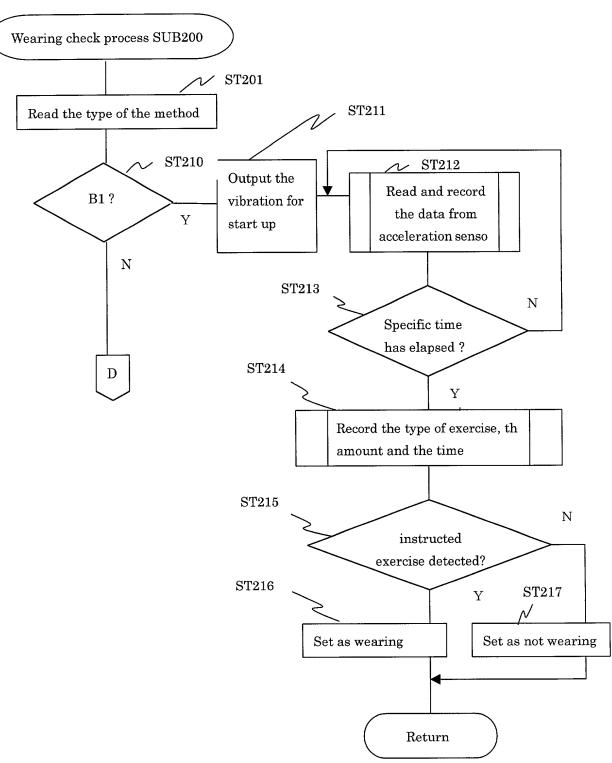


Figure 8

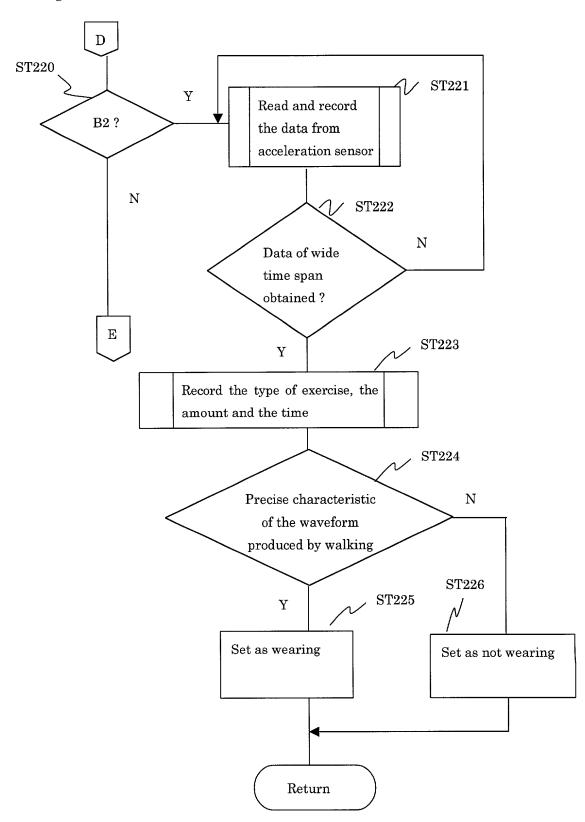


Figure 9

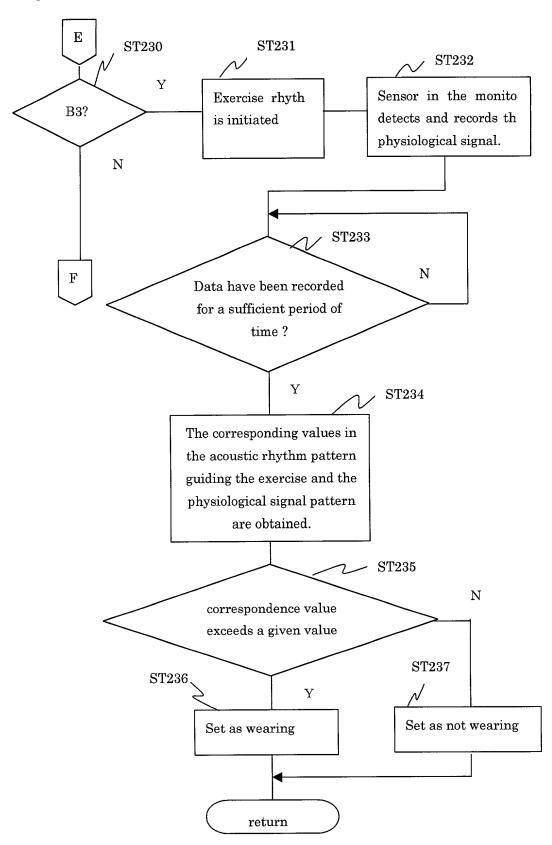
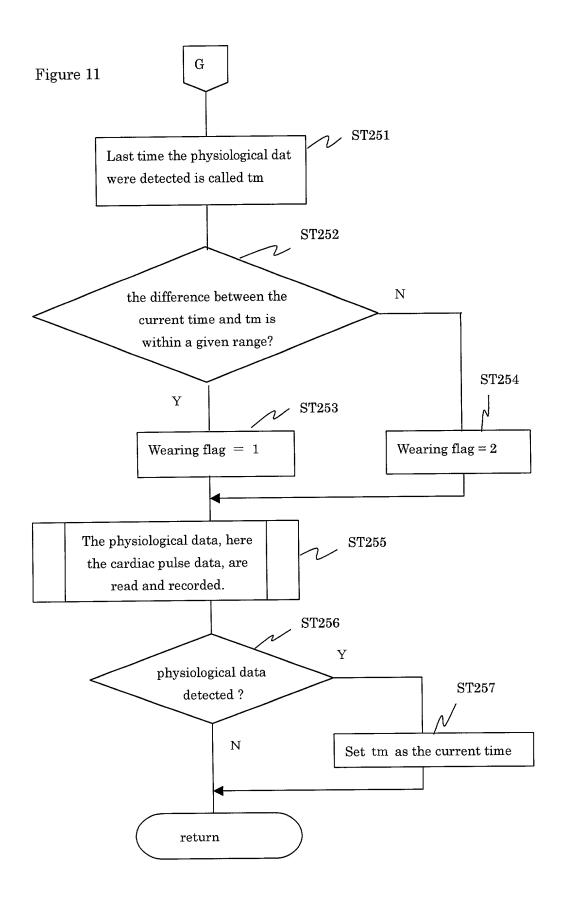
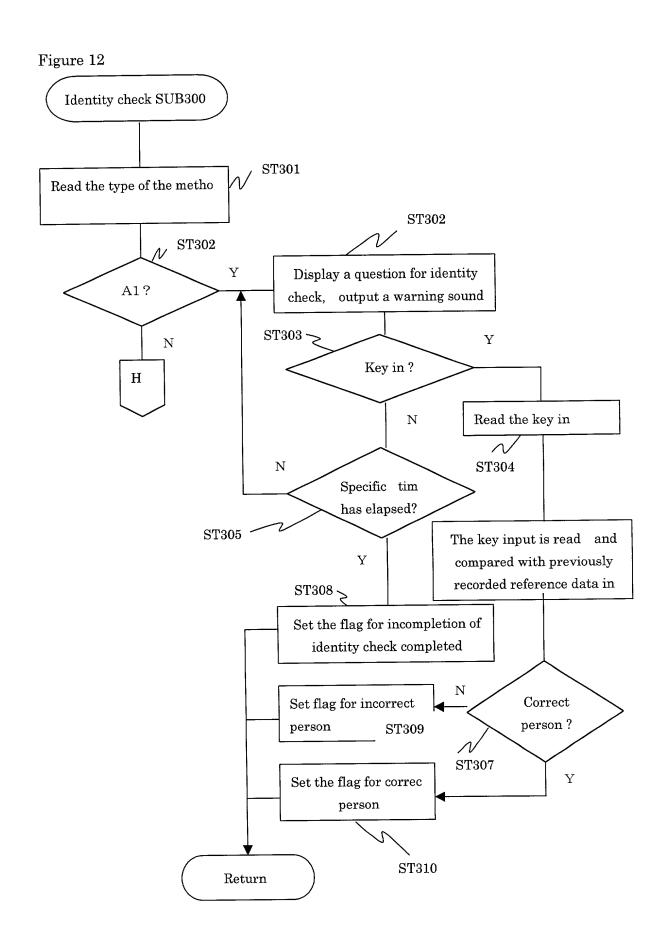
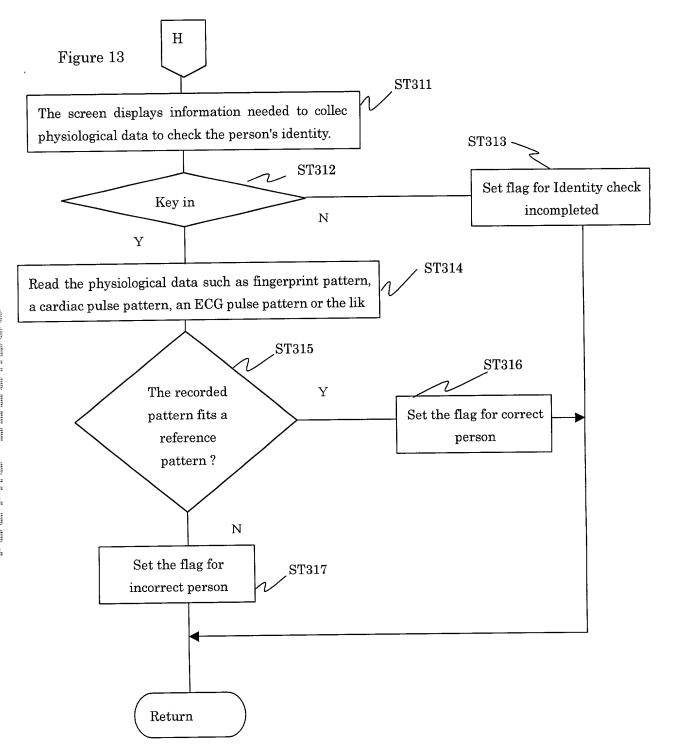


Figure 10 F ST242 ST240 ST241 Y Sensor in the monitor Exercise rhyth B4? is initiated detects and records the physiological signal. N ✓ ST243 N  $\mathbf{G}$ Data have been recorded for a sufficient period of time? Y ST244 The corresponding values in the acoustic rhythm pattern guiding the exercise and the physiological signal pattern are obtained. ST245 N correspondence value exceeds a given value ST247 ST246 Y Set as not wearing Set as wearing return







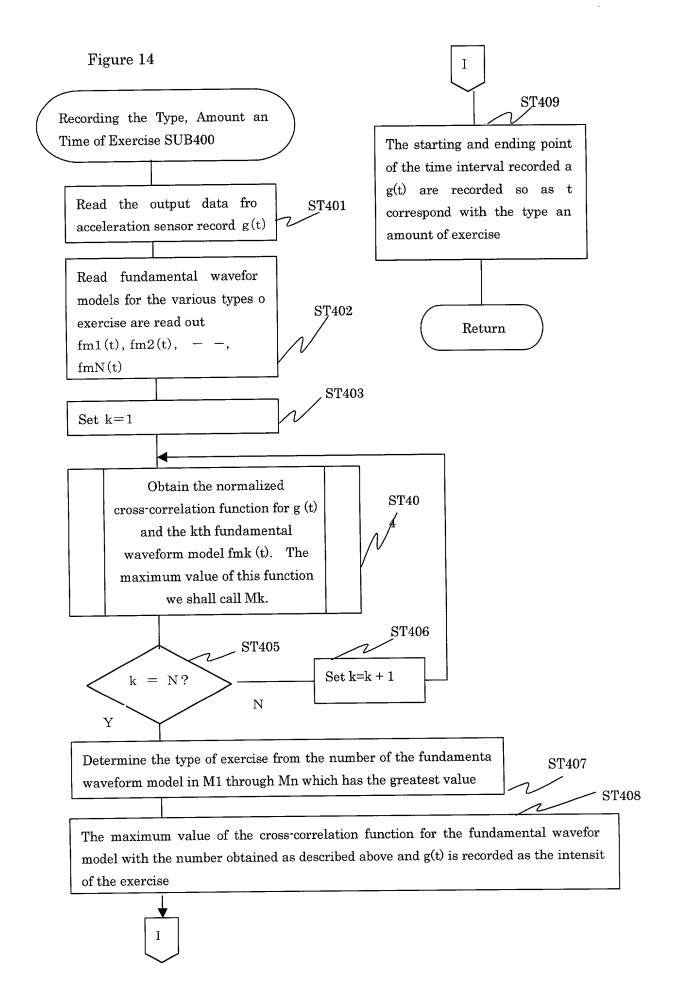


Figure 15

Insurance Premium Management System of th

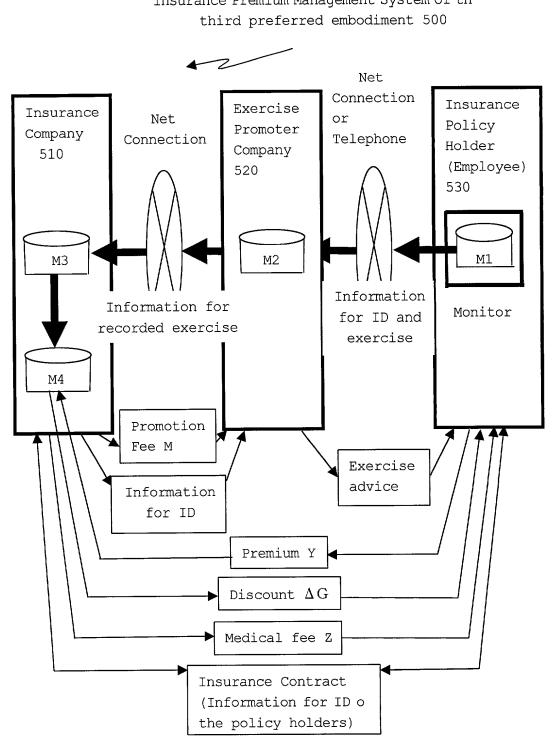


Figure 16 Insurance Premium Management System o the fourth preferred embodiment 600

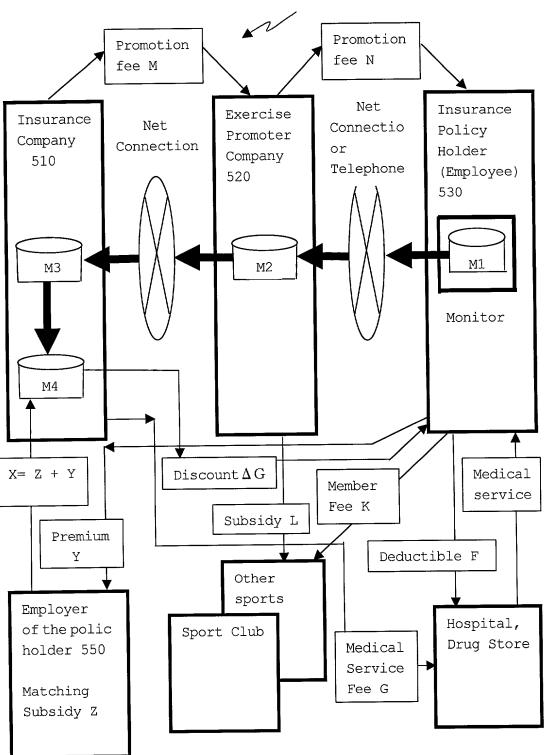


Figure 17

Prior Art

